an interactive main window for configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to registered financial accounts;

an interactive selection window accessible through the main interface, the selection window for enabling selection of individual accounts for grouping into a list of activated accounts; and

an automated confirmation window enabling confirmation of data parameters of a requested funds transfer;

characterized in that a user operating the main interface may initiate funds transfer orders to be performed between accounts at requested times by proxy in a fashion transparent at the time of execution to the requesting user.

2. The software interface of claim 1 wherein the data-packet-network is the Internet network.

3. The software interface of claim 1 wherein the data is accessible over the Internet and subscribed to by the operating user.

4. The software interface of claim 1 wherein the data is hosted in file servers addressed on the Internet network.

5. The software interface of claim 1 wherein a first interactive link is embedded in the main interface, the first interactive link for providing access to a secondary interface for adding accounts to the list of activated accounts for consideration in transferring funds.

6. The software interface of claim 1 wherein the main and secondary interfaces are provided in the form of hyper-text-markup-language.

7. The software interface of claim 5 wherein a second interactive link is embedded within the main interface, the second interactive link for providing access to a secondary interface for querying states of initiated funds transfers.

8. The software interface of claim 1 having interactive menus within the main interface, the menus comprising an interactive tool showing lists of activated accounts for transferring funds from and lists of activated accounts for transferring funds to.

9. The software interface of claim 1, further comprising an input interface for inputting account information required to successfully complete a transfer funds operation, the input interface launched automatically when missing data is detected during a transfer funds sequence.

10. (Amended) An interactive method for transferring funds from a user's financial account held at one institution to the user's financial account held at another institution through a single interface comprising steps of:

   (a) inputting in a data field within the single interface a transfer amount;

   (b) selecting from a data menu within the single interface a date for the funds transfer to execute;

   (c) selecting from a data menu within the single interface a financial institution and associated account number of an account the transfer amount will be taken from;

   (d) selecting from a data menu within a single interface a financial institution and associated account number of and account the transfer amount will be deposited to; and

   (e) submitting the transfer funds order to be executed on the selected date.

11. The method of claim 10 wherein the data-packet-network is Internet network.

12. (Amended) The method of claim 10 wherein in step (a), the single interface is a hyper-text-markup-language interface.

13. The method of claim 10 wherein in step (a), the transfer amount is input by selecting from a list of available amounts.

14. The method of claim 10 wherein the method is practiced by a user operating a remote computer node connected to the network.

15. The method of claim 14 wherein the computer node is a personal computer with Internet accessibility.

16. The method of claim 14 wherein the computer node is a cellular telephone with Internet accessibility.

17. The method of claim 14, wherein the computer node is a personal digital assistant with Internet accessibility.

18. (Amended) An interactive system for transferring funds from a user's online financial account held at one institution to the user's online financial account held at another institution, the funds transfer capably performed across disparate on-line accounts and services over a data-packet-network comprising:

a first server node connected to the network, the server node providing a service-access-point for accessing users;

a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation, data procurement, and data aggregation on behalf of the accessing users;

a plurality of server nodes connected to the network and accessible to the second server node, the server nodes functioning as data sources for the data procurement and aggregation; and

a funds transfer software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote nodes;

characterized in that users accessing the first server node from the remote nodes interact with the funds transfer interface for the purpose of ordering funds transfers from one account into another account, the funds transfers performed by proxy using cooperative functions of the first and second server nodes.

19. The interactive system of claim 18 wherein the data-packet-network is the Internet network.

20. The interactive system of claim 18 wherein the first server node is a portal server providing a personalized interfaces of the form of hyper-text-markup-language interfaces.

21. The interactive system of claim 18 wherein the on-line accounts and services are accessible over the Internet and subscribed to by the accessing users.

22. The interactive system of claim 18 wherein the remote nodes are personal computers with accessibility to the Internet.

23. The interactive system of claim 18 wherein the remote nodes are cellular telephones with accessibility to Internet.

24. The interactive system of claim 18 wherein the remote nodes are hand-held computers with accessibility to the Internet.

25. The interactive system of claim 18 wherein the funds-transfer software interface is linked to at least one secondary interface provided in the form of hyper-text-markup-language.